

**UNITED STATES DISTRICT COURT
DISTRICT OF MASSACHUSETTS**

SONYA L. SALKIN, Chapter 7 Trustee of the)
substantively consolidated bankruptcy estates of)
Homeowners Funding Corporation of America et al.) Bankruptcy Appeal
Appellant,) Civil No. 04-12245-DPW
v.)
DAVID B. GAUDREALT,)
Appellee.)

STIPULATION OF DISMISSAL

Appellant, Sonya L. Salkin, the duly appointed Chapter 7 Trustee of the substantively consolidated bankruptcy estates of Homeowners Funding Corporation of America et al., pending in the United States Bankruptcy Court for the Southern District of Florida, Case No. 97-27015-BKC-RBR (“Salkin”) and Appellee David B. Gaudreault (“Debtor”), by their undersigned counsel, hereby stipulate that this action be dismissed with prejudice, with the parties to bear their own costs and attorneys’ fees.

Respectfully submitted,

SONYA L. SALKIN, Chapter 7 Trustee of the
substantively consolidated bankruptcy estates of
Homeowners Funding Corporation of America et al.

By her attorneys,

/s/ M. Ellen Carpenter
M. Ellen Carpenter BBO#554142
ROACH & CARPENTER, P.C.
24 School Street
Boston, MA 02108
(617) 720-1800
mec@rc-law.com

DAVID B. GAUDREAULT

By his attorneys,

/s/ Michael L. Pierce

Michael L. Pierce, Esq. (#556142)

7 Lincoln Street, Suite 210

Wakefield, MA 01880

(781) 245-3235

bostonlegal@hotmail.com

Dated: March 18, 2005

CERTIFICATE OF SERVICE

I, Brian L. Gallagher, hereby certify that on this 18th day of March, 2005, I served a copy of the foregoing on the following, by ECF, first class mail, postage prepaid or as otherwise indicated.

/s/ Brian L. Gallagher
Brian L. Gallagher

Michael L. Pierce, Esq.
7 Lincoln Street, Ste. 210
Wakefield, MA 01880
(for Debtor/Appellee)

By Fax (781) 245-3389